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June 19, 2019

Honorable Sean H. Lane  
United States Bankruptcy Court Judge  
Southern District of New York  
300 Quarropas Street  
White Plains, New York 10601

Re: Michael J. Kraus  
Bankruptcy Case No: 18-23391

This office represents SN Servicing Corporation, the Secured Creditor in the above referenced action. On April 2, 2019 the Secured Creditor issued a denial for this loan due to excessive debt to income ratio (DTI) of 73.55%. The appeal period expired on 5/2/19. Therefore, we respectfully request that loss mitigation be terminated at this time.

**Please feel free to contact our office should you have additional questions.**

Sincerely,

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